

**GARDNER GROFF**

A PROFESSIONAL CORPORATION

PRACTICING INTERNATIONAL AND DOMESTIC PATENT, TRADEMARK AND COPYRIGHT LAW AND RELATED MATTERS EXCLUSIVELY

ARTHUR A. GARDNER  
BRADLEY K. GROFF  
JOHN W. GREENWALD  
DANIEL J. SANTOS  
JOHN M. HARMAN\*  
MICHELLE E. KANDLER  
PATRICIA L. ADES\*

\* OTHER BARS ONLY

RECEIVED  
CENTRAL FAX CENTER  
JUN 15 2004**OFFICIAL****FAX**

To: Joseph Thomas, Art Unit 3626 From: John W. Greenwald

Company: U.S. PTO

Page 1 of 3

Fax: 703.305.7687

Date: June 15, 2004

Re: U.S. Serial No. 09/760, 226

☒ Urgent ☒ For Review ☐ Please Reply ☒ Please Confirm Receipt

PLEASE CALL 770.984.2300 IMMEDIATELY IF NOT RECEIVED PROPERLY

## Notes:

Please deliver to Examiner Joseph Thomas,  
Supervisory Art Unit 3626.**NOTICE**

THE INFORMATION TRANSMITTED HERewith MAY CONTAIN PRIVILEGED, TRADE SECRET AND/OR CONFIDENTIAL INFORMATION, AND IS INTENDED SOLELY FOR THE VIEWING AND USE OF THE PERSON OR ENTITY NAMED ABOVE. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY REVIEW, USE, COMMUNICATION, DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY THE SENDER IMMEDIATELY BY TELEPHONE, AND RETURN OR DESTROY ALL COPIES.

PTO/SB/97 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**OFFICIAL****Certificate of Transmission under 37 CFR 1.8**

I hereby certify that this correspondence is being facsimile  
transmitted to the United States Patent and Trademark Office

on June 15, 2004.  
Date

**RECEIVED  
CENTRAL FAX CENTER****JUN 15 2004**

---

Signature

---

Carla Stone

---

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this  
certificate must identify each submitted paper.

Letter to Examiner J. Thomas, Supervisor, Art Unit 3626

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

**RECEIVED**  
**CENTRAL FAX CENTER**  
**JUN 15 2004**

Patent Attorneys

# STIENNON & STIENNON

P.O. Box 1667; Madison, WI 53701-1667; phone (608) 250-4870; Fax (608) 250-4874

*This transmission is intended for the exclusive use of the named recipient. If you are not the named recipient, you are hereby notified that any use, copying, disclosure or distribution of the information transmitted herewith may be subject to legal restriction or sanction, and you are requested to notify us by telephone (collect) (608) 250-4870 to arrange for return or destruction of the information and all copies.*

## FORMAL AMENDMENT

**OFFICIAL**

Fax to: Examiner Nguyen, Tan D.  
U.S. Patent and Trademark Office  
Group Art Unit 3629

At Fax Number: (703) 872-9306  
USPTO central facsimile number

From: Patrick J. G. Stiennon  
Date: June 15, 2004  
Time: \_\_\_\_\_  
Our Reference: FORSAL-25

This transmission has 10 pages (including this sheet)

There follows in Application No. 09/966,424.

- PTO/SB/21 Transmittal letter (1 p)
- Amendment (8 pp)



PTO/SB/21 (12-97)

Approved for use through 9/30/00. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Please type a plus sign (+) inside this box -- &gt;

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b> (To be used for all correspondence after initial filing)		Application Number	09/966,424
		Filing Date	September 28, 2001
		First Named Inventor	Kari M. Mäki
		Group Art Unit	3629
		Examiner Name	Nguyen, Tan D.
Total Number of Pages in This Submission		Attorney Docket Number	FORSAL-25
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response  <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts Under 37 CFR 1.52 or 1.53		<input type="checkbox"/> Assignment Papers (For an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) And Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	
		<input type="checkbox"/> After Allowance Communication To Group <input type="checkbox"/> Appeal Communication to Board Of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Additional Enclosure(s) (Please identify below):	
		Remarks The Commissioner is hereby authorized to charge any additional fees that may be required with respect to this communication, or credit any overpayment, to Deposit Account No. 50-2663	
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm or individual name		Patrick J. G. Stiennon, Reg. No. 34934	
Signature			
Date		June 15, 2004	
CERTIFICATE OF FACSIMILE TRANSMISSION			
I hereby certify that this correspondence is being facsimile transmitted to United States Patent and Trademark Office on this date:			
		June 15, 2004	
Typed or printed name		Patrick J. G. Stiennon, Reg. No. 34934	
Signature			
		Date	June 15, 2004



# GARDNER GROFF

A PROFESSIONAL CORPORATION

PRACTICING INTERNATIONAL AND DOMESTIC PATENT, TRADEMARK AND COPYRIGHT LAW AND RELATED MATTERS EXCLUSIVELY

ARTHUR A. GARDNER  
BRADLEY K. GROFF  
JOHN W. GREENWALD  
DANIEL J. SANTOS  
JOHN M. HARMAN\*  
MICHELLE E. KANDLER  
PATRICIA L. ADES\*

\* OTHER BARS ONLY

June 15, 2004

Examiner Joseph Thomas  
Supervisor, Art Unit 3626  
United States Patent and Trademark Office

Via Facsimile

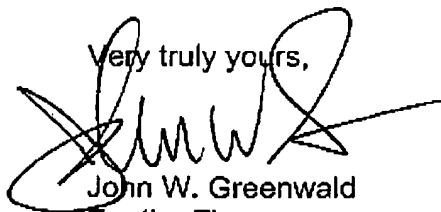
RE: US Non-Provisional Patent Application for  
METHOD FOR TARGETING INSURANCE POLICY  
INCENTIVE REWARDS  
Serial No.: 09/760,226  
Filed: January 21, 2001  
Our File No.: 8C15.1-011

Dear Sir:

The above-referenced application was filed more than thirty (30) months ago, and even after repeated assurances that this application would be examined, to date no Action has been received by Applicant's undersigned attorney. Applicant's undersigned attorney was assured in a telephone conference with the Examiner on two occasions (in May of 2002 and April of 2003), that an Office Action would be mailed within three (3) to four (4) months. To date, no such Office Action has been received. Applicant hereby petitions the Patent and Trademark Office for examination and allowance.

With best regards, I remain,

Very truly yours,



John W. Greenwald  
For the Firm

JWG:cbs

W:\Client Files\AAG Clients - 80C15 COVERDELL\003.stphs.ltr.supervisor.wpd